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**UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF NEW JERSEY**

FREEDOM MORTGAGE CORPORATION,

Plaintiff-Counterclaim Defendant,

v.

Civil Action No.
1:16-cv-02569-RMB-AMD

LOANCARE, LLC (as successor to FNF
Servicing, Inc. and LoanCare, a Division of
FNF Servicing, Inc.),

Defendant-Counterclaimant.

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**DECLARATION OF STUART H. SINGER IN SUPPORT OF
LOANCARE'S MOTION FOR ATTORNEYS' FEES AND EXPENSES**

Stuart H. Singer declares:

1. I am a member of the Florida bar and a partner at Boies Schiller Flexner LLP (“BSF”), counsel for defendant-counterclaimant LoanCare, LLC (“LoanCare”), along with Friedman Kaplan Seiler Adelman & Robbins LLP (“Friedman Kaplan”). I have been admitted *pro hac vice* in this matter. I respectfully submit this declaration in support of LoanCare’s Motion for Attorneys’ Fees and Expenses.

2. BSF, under my supervision, has served as lead counsel to LoanCare in this matter since this action was filed by Freedom Mortgage Corporation (“Freedom”) in June 2016. As lead counsel, we have supervised every aspect of the litigation on this case. I personally have spent more than 950 hours working on the case over the past seven years.

3. LoanCare’s attorneys achieved excellent results in this action. After a two-day *Daubert* hearing, the Court excluded all of Freedom’s experts and allowed all of LoanCare’s experts to testify. *Freedom Mortg. Corp. v. LoanCare, LLC*, 2023 WL 2570201 (D.N.J. Mar. 20, 2023). During trial, the Court entered judgment as a matter of law for LoanCare on Freedom’s \$40 million subservicing claim. *Freedom Mortg. Corp. v. LoanCare, LLC*, 2023 WL 4759162 (D.N.J. July 23, 2023). And the jury rendered a verdict in LoanCare’s favor for nearly \$23 million on LoanCare’s counterclaims for conversion, fraudulent inducement, and unjust enrichment. DE365.

4. For the period from May 31, 2016, through July 31, 2023, LoanCare has paid (or with respect to the most recent month, become obligated to pay) BSF a total of \$10,607,308.00 in fees in connection with this litigation. Of this total, LoanCare seeks judgment against Freedom for \$10,273,546.00 in fees, which is equal to \$10,607,308.00 minus \$288,762.00 attributable to work on claims relating to origination and punitive damages on which LoanCare did not prevail at trial

and to work that otherwise falls outside of the indemnification provision, and \$45,000.00 in credits and courtesy discounts, in addition to the discounted hourly rates.

5. True and correct copies of the BSF invoices that are the subject of this motion are attached hereto and listed in the following table. I reviewed each of these invoices before it was sent. All of the time and expenses billed were appropriately incurred on this matter. Table 1 reflects the BSF fees LoanCare claims. Expenses billed to the client, which are shown on the invoices themselves and included in the “Amt. Paid/Due” column of Table 1, are excluded from the “Fees Claimed” column in Table 1. These expenses are addressed separately in Tables 13 and 14 below. Table 1 accounts for credits and courtesy discounts, subtracting them from the total fees claimed. The “Excluded” column in Table 1 shows fees that fall outside of the indemnification provision or relate to the origination or punitive damages claims on which LoanCare did not prevail at trial.¹ Excluded work is also subtracted from the total fees claimed.

Table 1

<i>Singer Ex.</i>	<i>Inv. No.</i>	<i>Inv. Date</i>	<i>Amt. Paid/Due</i>	<i>Billed Fees</i>	<i>Excluded</i>	<i>Fees Claimed</i>
1	133658	5/31/2016	\$97,076.77	\$96,665.00	\$2,465.00	\$94,200.00
2	134296	6/30/2016	\$61,734.18	\$61,506.00	\$2,854.00	\$58,652.00
3	135021	7/31/2016	\$34,910.90	\$34,859.00	\$506.00	\$34,353.00
4	135847	8/31/2016	\$41,555.18	\$41,102.00	\$22,792.00	\$18,310.00
5	136321	9/30/2016	\$32,174.36	\$31,640.00	\$4,508.00	\$27,132.00
6	137801	10/31/2016	\$36,206.31	\$34,085.00	\$690.00	\$33,395.00
7	137803	11/30/2016	\$29,677.31	\$29,664.00	\$3,348.00	\$26,316.00
8	138350	12/31/2016	\$34,095.57	\$33,179.00	\$5,360.00	\$27,819.00
9	139395	1/31/2017	\$66,947.24	\$66,888.00	\$12,435.00	\$54,453.00
10	139484	2/28/2017	\$51,028.15	\$50,654.00	\$8,740.00	\$41,914.00
11	140177	3/31/2017	\$62,821.38	\$62,738.00	\$1,518.00	\$61,220.00
12	140973	4/30/2017	\$27,439.08	\$25,658.00	\$1,334.00	\$24,324.00

¹ Certain descriptions of services rendered have been redacted to protect attorney-client privilege and work product. Fully redacted entries have been excluded. Time entries highlighted in green have also been excluded.

13	141707	5/31/2017	\$30,122.87	\$30,118.00	\$0.00	\$30,118.00
14	142269	6/30/2017	\$64,961.74	\$64,915.00	\$828.00	\$64,087.00
15	142860	7/31/2017	\$66,669.17	\$66,580.00	\$16,098.00	\$50,482.00
16	143635	8/31/2017	\$39,005.13	\$38,935.00	\$12,988.00	\$25,947.00
17	144368	9/30/2017	\$15,802.80	\$15,754.00	\$92.00	\$15,662.00
18	145112	10/31/2017	\$54,124.80	\$53,822.00	\$1,520.00	\$52,302.00
19	145938	11/30/2017	\$71,434.96	\$71,391.00	\$0.00	\$71,391.00
20	146517	12/31/2017	\$97,111.45	\$96,827.00	\$1,266.00	\$95,561.00
21	147446	1/31/2018	\$81,566.28	\$69,444.00	\$3,020.00	\$66,424.00
22	148093	2/28/2018	\$144,889.09	\$144,280.00	\$18,124.00	\$126,156.00
23	148771	3/31/2018	\$78,494.16	\$77,037.00	\$5,750.00	\$71,287.00
24	149404	4/30/2018	\$135,784.70	\$134,951.00	\$782.00	\$134,169.00
25	149964	5/31/2018	\$89,273.84	\$87,969.00	\$4,550.00	\$83,419.00
26	150768	6/30/2018	\$204,143.60	\$203,823.00	\$0.00	\$203,823.00
27	151281	7/31/2018	\$215,599.38	\$215,377.00	\$0.00	\$215,377.00
28	151830	8/31/2018	\$403,472.71	\$399,082.00	\$0.00	\$399,082.00
29	153188	9/30/2018	\$444,524.78	\$414,861.00	\$106.00	\$414,755.00
30	153756	10/31/2018	\$585,691.52	\$523,248.00	\$742.00	\$522,506.00
31	153958	11/30/2018	\$266,045.16	\$260,104.00	\$0.00	\$260,104.00
32	154858	12/31/2018	\$334,782.29	\$296,582.00	\$0.00	\$296,582.00
33	155125	1/31/2019	\$317,206.96	\$301,264.00	\$0.00	\$301,264.00
34	155773	2/28/2019	\$205,123.28	\$194,094.00	\$168.00	\$193,926.00
35	156760	3/31/2019	\$92,954.79	\$92,880.00	\$1,518.00	\$91,362.00
36	157079	4/30/2019	\$48,925.72	\$48,924.00	\$392.00	\$48,532.00
37	157668	5/31/2019	\$77,541.94	\$77,458.00	\$2,184.00	\$75,274.00
38	158566	6/30/2019	\$103,511.62	\$103,466.00	\$56.00	\$103,410.00
39	159084	7/31/2019	\$113,929.75	\$113,760.00	\$4,374.00	\$109,386.00
40	159617	8/31/2019	\$49,080.00	\$49,080.00	\$1,554.00	\$47,526.00
41	160185	9/30/2019	\$68,851.00	\$68,851.00	\$480.00	\$68,371.00
42	161282	10/31/2019	\$302,213.26	\$264,637.00	\$1,488.00	\$263,149.00
43	162128	11/30/2019	\$227,999.79	\$209,933.00	\$0.00	\$209,933.00
44	162246	12/31/2019	\$259,450.77	\$259,242.00	\$0.00	\$259,242.00
45	162921	1/31/2020	\$307,672.14	\$307,181.00	\$0.00	\$307,181.00
46	163437	2/29/2020	\$213,737.64	\$213,715.00	\$0.00	\$213,715.00
47	163918	3/31/2020	\$36,824.00	\$36,824.00	\$100.00	\$36,724.00
48	164446	4/30/2020	\$31,036.01	\$30,325.00	\$0.00	\$30,325.00
49	165030	5/31/2020	\$2,541.94	\$2,030.00	\$0.00	\$2,030.00
50	165450	6/30/2020	\$2,224.00	\$2,224.00	\$0.00	\$2,224.00
51	165988	7/31/2020	\$6,098.00	\$6,098.00	\$0.00	\$6,098.00
52	166426	8/31/2020	\$51,138.63	\$50,233.00	\$0.00	\$50,233.00

53	166667	9/30/2020	\$108,962.00	\$108,962.00	\$0.00	\$108,962.00
54	167252	10/31/2020	\$71,299.51	\$71,051.00	\$0.00	\$71,051.00
55	167561	11/30/2020	\$250,825.84	\$250,309.00	\$0.00	\$250,309.00
56	168006	12/31/2020	\$29,460.14	\$29,417.00	\$0.00	\$29,417.00
57	168334	1/31/2021	\$17,770.78	\$17,131.00	\$425.00	\$16,706.00
58	168658	2/28/2021	\$5,220.00	\$4,999.00	\$504.00	\$4,495.00
59	169098	3/31/2021	\$77,532.00	\$77,532.00	\$0.00	\$77,532.00
60	169450	4/30/2021	\$3,951.00	\$3,201.00	\$2,249.00	\$952.00
61	170056	6/30/2021	\$827.00	\$827.00	\$0.00	\$827.00
62	172107	11/30/2021	\$12,350.00	\$12,350.00	\$560.00	\$11,790.00
63	172861	1/31/2022	\$21,703.00	\$21,453.00	\$0.00	\$21,453.00
64	173154	2/28/2022	\$145,838.00	\$145,626.00	\$0.00	\$145,626.00
65	173471	3/31/2022	\$80,552.00	\$80,552.00	\$0.00	\$80,552.00
66	174434	5/31/2022	\$26,960.00	\$26,960.00	\$0.00	\$26,960.00
67	174619	6/30/2022	\$17,571.00	\$17,571.00	\$1,568.00	\$16,003.00
68	175371	8/31/2022	\$19,600.00	\$19,600.00	\$1,792.00	\$17,808.00
69	175705	9/30/2022	\$71,945.96	\$70,048.00	\$0.00	\$70,048.00
70	176255	10/31/2022	\$309,832.96	\$288,521.00	\$0.00	\$288,521.00
71	176554	10/31/2022	\$421.84	\$0.00	\$0.00	\$0.00
72	176553	11/30/2022	\$62,251.93	\$55,669.00	\$0.00	\$55,669.00
73	176917	12/31/2022	\$12,792.00	\$12,792.00	\$0.00	\$12,792.00
74	177244	1/31/2023	\$72,287.52	\$68,162.00	\$0.00	\$68,162.00
75	177475	2/28/2023	\$374,936.32	\$369,809.00	\$0.00	\$369,809.00
76	177860	3/31/2023	\$159,632.28	\$153,787.00	\$39,979.00	\$113,808.00
77	178366	4/30/2023	\$186,511.27	\$181,394.00	\$32,381.00	\$149,013.00
78	178601	5/31/2023	\$518,387.61	\$517,018.00	\$29,470.00	\$487,548.00
79	178791	6/30/2023	\$695,082.78	\$687,285.00	\$14,077.00	\$673,208.00
80	179232	7/31/2023	\$1,209,639.85	\$1,049,325.00	\$21,027.00	\$1,028,298.00
Subtotals			\$11,081,372.69	\$10,607,308.00	\$288,762.00	\$10,318,546.00
Total credits and courtesy discounts*						-\$45,000.00
Fees claimed after credits and courtesy discounts						\$10,273,546.00
*\$5,000 client courtesy discount applied to Inv. No. 139484. \$20,000 client courtesy discount for associate time applied to Inv. No. 153756. \$20,000 credit applied to Inv. Nos. 165450, 165988, and 166426.						

6. I graduated *magna cum laude* from Harvard Law School in 1981 and, except for a clerkship with United States Supreme Court Justice Bryon R. White, have spent my entire legal

career practicing in the area of complex commercial and civil rights litigation. I was admitted to the Florida bar in 1983.

7. Our trial team consisted, in addition to myself, of Sabria McElroy Idarraga, Pascual A. Olius, Evan Ezray, Savannah Mora, and Arlene Vazquez. Sabria McElroy Idarraga graduated from Yale Law School in 2010. Pascual A. Olius graduated *magna cum laude* from Harvard Law School in 2013. Evan Ezray graduated from Columbia Law School as a James Kent Scholar in 2014. Ms. McElroy and Mr. Olius began working on this case as associates in 2016. Mr. Ezray began working on this case as an associate in 2018. All three have since become BSF partners. Savannah Mora is a BSF associate who graduated from the University of Chicago in 2022. Arlene Vasquez is a paralegal. Over the years, other attorneys and staff have assisted me on this case. True and correct copies of biographies published by my firm of attorneys who have worked on this case are attached hereto as Exhibits 81–96.²

8. I have been a partner of BSF since 2000 and served as an administrative partner of the Ft. Lauderdale office until 2022, and have been a member of the firmwide Executive Committee since 2017. I am also the engagement and billing partner for Fidelity National Financial matters. As a result, I am familiar with the firm's rates generally and on this matter. Throughout this case, my firm has billed LoanCare at a discount to its regular hourly rates. Initially, pursuant to our May 25, 2016 engagement letter, we billed an overall 15% discount to our regular hourly rates. Between 2019 and March 2023, we did not increase our LoanCare rates, effectively offering a further discount to our then-current standard rates. Starting in March 2023, LoanCare agreed to

² Associate Lauren LaVare is not yet listed on our website. Therefore, her firm bio is not included. Ms. LaVare graduated Siena College in 2011. In 2021, she graduated in the top 5% of her law school class at American University. In 2019 and 2020 she was a Myers Law Scholarship Award Recipient. During law school, she served as a Note & Comment Editor on the American University Law Review. She is a member of the Pennsylvania bar.

bring Ms. McElroy, Mr. Oliu, and other timekeepers' rates up to 80% of standard rates, which is the firm's highest percentage discount. At that time, LoanCare also agreed that I would raise my rates from \$850 to \$950, which represents a discount to my current standard rate of \$1290. In addition, BSF has subtracted a total of \$76,812.25 from our invoices since the beginning of our representation of LoanCare.³ Accordingly, \$76,812.25 has been subtracted from the total LoanCare is seeking as reflected in Table 15. Moreover, when reviewing bills, I downwardly adjust hours where I have identified any inefficiencies. This downward adjustment takes place prior to any client deductions.

9. A summary of BSF's timekeeper hours, paid amounts,⁴ and average hourly paid rates is shown in the following table:

Table 2

Timekeeper (Initials)	Position (Law School Class)	Hours	Amount*	Avg. Rate**
Trial Team				
Stuart H. Singer (SHS)	Partner (Harvard 1981)	984.9	880,879.12	\$858.38
Sabria McElroy Idarraga (SMI)	Partner (Yale 2010)	2,731.80	1,744,784.91	\$621.00
Sabria McElroy Idarraga (SMI)	Associate (Yale 2010)	2,065.60	1,149,613.71	\$560.00
Pascual A. Oliu (PAO)	Partner (Harvard 2013)	1,609.60	1,041,026.00	\$603.67
Pascual A. Oliu (PAO)	Associate (Harvard 2013)	3,810.40	1,923,353.35	\$512.88
Evan Ezray (EE)	Partner (Columbia 2014)	758.9	538,819.00	\$703.00
Evan Ezray (EE)	Associate (Columbia 2014)	1,914.20	996,883.38	\$528.33
Savannah Mora (SM)	Associate (Chicago 2022)	928.4	501,465.00	\$535.00

³ This total includes \$37,046.49 which was subtracted pursuant to a 1% processing fee LoanCare deducted, beginning with the January 2020 invoice, when it paid our fees. This total also includes \$37,443.76 in short payments. Inv. No. 176255 was short paid by \$2,322.00 in fees. Although this balance remains on the firm's accounts receivable, we have also included it as a subtraction for the purposes of this motion.

⁴ The difference between the total amount of fees shown in Table 2 and the amount of fees sought by LoanCare with respect to BSF (Table 1) results from subtracting fees attributable to work on claims on which LoanCare did not prevail at trial, fees attributable to work otherwise outside the indemnification provision, and credits.

Arlene Vazquez (AV)	Paralegal	526.2	144,109.00	\$272.00
Other				
Meredith Schultz (MS)	Counsel (Chicago 2006)	25.1	15,383.24	\$680.00
William T Dzurilla (WTD)	Counsel (Tulane 1981)	127.7	103,437.00	\$810.00
Corey Gray (CG)	Associate (Miami 2014)	521.6	272,007.16	\$530.00
Lauren Lavare (LL)	Associate (American 2021)	72.5	41,325.00	\$564.30
Jason Hilborn (JH)	Associate (Harvard 2016)	29.4	19,698.00	\$663.30
Pirzada Ahmad (PA)	Associate (Yale 2021)	141.7	55,263.00	\$386.10
Pirzada Ahmad (PA)	Summer Associate (Yale 2021)	30.2	11,778.00	\$386.10
Vanessa B. Tussey (VBT)	Associate (Ohio 2016)	591.5	347,412.07	\$586.00
Brenson Olson (BO)	Associate (Michigan 2012)	63.2	30,938.22	\$510.00
Ivan Smerznak (IS)	Associate (Miami 2022)	118.7	46,293.00	\$386.10
Ana C. Varela (ACV)	Associate (Columbia 2015)	80.5	30,528.00	\$586.50
John Gerardi (JG)	Associate (American 2018)	19.2	10,752.00	\$554.00
Julia Bront (JB)	Associate (Berkley 2022)	20.1	10,746.00	\$535.00
Megan Hirsh (MH)	Summer Associate	1.8	702	\$390.00
Anthony Pascucci (AP)	Summer Associate	24	7,776.00	\$356.40
Zhen Pan (ZP)	Staff Attorney (Miami 2016)	863.3	284,011.00	\$323.33
Thomas M. McCawley (TMM)	Staff Attorney (Florida 2005)	452.2	153,748.00	\$340.00
Jonathan Silver (JS)	Staff Attorney (Wake Forest 2016)	14.3	4,862.00	\$340.00
Shawn Horwick (SH)	Staff Attorney (Florida 1994)	18.5	7,400.00	\$396.00
Olivia McKenzie (OM)	Paralegal	135.5	37,940.00	\$277.20
Michael H. Calvin (MHC)	Paralegal	499.4	125,417.47	\$249.66
Sandra Perkins Borger (SPB)	Paralegal	7.7	1,814.00	\$235.00
Carolyn Lee (CL)	Paralegal	16.1	2,415.00	\$150.00
Kenneth Renae (KR)	Paralegal	6.5	1,495.00	\$230.00
Amber Ciccolo (AC)	Paralegal	17.8	4,450.00	\$247.50
Christina Nuno (CN)	Paralegal	2.3	575	\$250.00
Samuel Boies (SB)	Paralegal	34.2	7,823.38	\$230.00
Adriana C. Cortes (ACC)	Paralegal	25.2	6,804.00	\$272.00
Susanne Herman (SH)	Paralegal	24.9	6,723.00	\$267.30
Lucas Bradley (LB)	Paralegal	5.4	1,512.00	\$277.00
Kae Moat (KM)	Paralegal	13.7	3,836.00	\$277.00
		19,334.20	10,575,798.01	
*After application of discounts				
**After application of discounts and processing fees.				

10. BSF's timekeeper paid rates by year are shown in the following table:

Table 3

<i>Rate after application of discounts and processing fees</i>									
<i>Timekeeper</i>	<i>Title</i>	<i>2016</i>	<i>2017</i>	<i>2018</i>	<i>2019</i>	<i>2020</i>	<i>2021</i>	<i>2022</i>	<i>2023</i>
<i>Trial Team</i>									
Stuart H. Singer (SHS)	Partner	850	850	850	850	842	842	842	941
Sabria McElroy Idarraga (SMI)	Associate	560	560	560					
Sabria McElroy Idarraga (SMI)	Partner				600	594	594	594	723
Pascual A. Oliu (PAO)	Associate	460	460	530	560	554			
Pascual A. Oliu (PAO)	Partner						554	554	703
Evan Ezray (EE)	Associate			510	540	535			
Evan Ezray (EE)	Partner								703
Savannah Mora (SM)	Associate								535
Arlene Vazquez (AV)	Paralegal							267	277
<i>Other</i>									
Meredith Schultz (MS)	Counsel		680						
William T Dzurilla (WTD)	Counsel	810							
Corey Gray (CG)	Associate			510	540	535	535		
Lauren Lavare (LL)	Associate								564
Jason Hilborn (JH)	Associate								663
Pirzada Ahmad (PA)	Associate							386	
Pirzada Ahmad (PA)	Summer Associate						386		
Vanessa B. Tussey (VBT)	Associate				590	584		584	
Brendon Olson (BO)	Associate	510	510						
Ivan Smerznak (IS)	Associate							386	
Ana C. Varela (ACV)	Associate			480					693
John Gerardi (JG)	Associate					554			
Julia Bront (JB)	Associate								535
Megan Hirsh (MH)	Summer Associate				390				
Anthony Pascucci (AP)	Summer Associate								356
Zhen Pan (ZP)	Staff Attorney	320	320	330					
Thomas M. McCawley (TMM)	Staff Attorney		340	340	340				
Jonathan Silver (JS)	Staff Attorney	340	340						

Shawn Horwick (SH)	Staff Attorney								396
Olivia McKenzy (OM)	Paralegal								277
Michael H. Calvin (MHC)	Paralegal	250	250	250	250	248	248		
Sandra Perkins Borger (SPB)	Paralegal		230		240				
Carolyn Lee (CL)	Paralegal			150	150				
Kenneth Renae (KR)	Paralegal		230	230					
Amber Ciccolo (AC)	Paralegal						247		
Christina Nuno (CN)	Paralegal			250					
Samuel Boies (SB)	Paralegal					228			
Adriana C. Cortes (ACC)	Paralegal							267	277
Susanne Herman (SH)	Paralegal							267	267
Lucas Bradley (LB)	Paralegal								277
Kae Moat (KM)	Paralegal								277

11. LoanCare seeks judgment against Freedom for \$3,422,297.40 in expert witness expenses it has paid (or with respect to recent invoices, become obligated to pay). The total expert witness expenses LoanCare claims is represented in Table 4 below.

Table 4

	<i>Amt. Claimed</i>
Genger Charles	\$113,149.69
Chris Sicuranza	\$2,329,183.47
Marcel Bryar	\$469,989.00
Nigel Brazier	\$370,173.27
Other*	\$139,801.97
TOTAL	\$3,422,297.40
*Guidehouse data & tech fees and expenses	

12. LoanCare has incurred \$113,149.69 in expenses related to Genger Charles's expert witness work. From August 15, 2019, through January 9, 2020, LoanCare was invoiced for Ms. Charles's services through PricewaterhouseCoopers LLP. After leaving PricewaterhouseCoopers, Ms. Charles invoiced LoanCare directly. True and correct copies of the invoices related to Ms.

Charles's expert witness work from PricewaterhouseCoopers and Ms. Charles are attached hereto and listed in the following table:

Table 5

<i>Singer Ex.</i>	<i>Inv. No.</i>	<i>Inv. Date</i>	<i>Billed Fees</i>	<i>Billed Exps.</i>	<i>Amt. Claimed</i>
97	1034301178-8	8/15/2019	\$31,336.00		\$31,336.00
98	1034343324-8	10/14/2019	\$2,871.00		\$2,871.00
99	1034395351-8	12/4/2019	\$19,707.00		\$19,707.00
100	1034400337-0	12/10/2019	\$3,272.50		\$3,272.50
101	1	11/26/2022	\$26,953.46	\$629.05	\$27,582.51
102	2	6/12/2023	\$7,012.51		\$7,012.51
103	3	7/21/2023	\$21,324.17	\$44.00	\$21,368.17
TOTALS			\$112,476.64	\$673.05	\$113,149.69

13. Chris Sicuranza and Marcel Bryar, two of LoanCare's experts, worked together at Navigant Consulting, Inc., which joined Guidehouse in 2019. Mr. Bryar recently left Guidehouse, and invoiced LoanCare from Housing Gears, LLC for his trial work.⁵ LoanCare has incurred \$2,938,974.44 in expenses related to Mr. Sicuranza and Mr. Bryar's expert work. True and correct copies of the invoices related to their expert work are attached hereto and listed in Table 6. Table 6 disaggregates Mr. Sicuranza and Mr. Bryar's fees. The table also includes data and tech fees and expenses attributable to work performed by Mr. Sicuranza and Mr. Bryar.

Table 6

<i>Singer Ex.</i>	<i>Inv. No.</i>	<i>Chris Sicuranza</i>	<i>Marcel Bryar</i>	<i>Data & Tech Fees</i>	<i>Expenses</i>	<i>Amt. Paid/Due</i>
104	100009139	\$67,819.00		\$3,390.95	\$0.00	\$71,209.95
105	100010947	\$169,939.00		\$8,496.95	\$0.00	\$178,435.95
106	100012833	\$109,450.00		\$5,472.50	\$0.00	\$114,922.50
107	100014825	\$77,287.50		\$3,864.38	\$0.00	\$81,151.88
108	100016599	\$42,068.00		\$2,103.40	\$0.00	\$44,171.40

⁵ See Ex. 145, Inv. No. 127.

109 110	100018285 100019491	\$13,302.50		\$665.13	\$0.00	\$13,967.63
111	100022035	\$5,630.00		\$281.50	\$0.00	\$5,911.50
112	100023617	\$9,300.00	\$3,575.00	\$643.75	\$0.00	\$13,518.75
113	100025322	\$15,133.00	\$14,820.00	\$1,497.65	\$0.00	\$31,450.65
114	100026914	\$5,986.00	\$5,525.00	\$640.92	\$1,307.44	\$13,459.36
115	100028667	\$10,855.00	\$19,662.50	\$1,525.88	\$0.00	\$32,043.38
116	100029492	\$62,963.50	\$7,150.00	\$3,505.68	\$0.00	\$73,619.18
117	100030318	\$76,062.50	\$32,825.00	\$5,444.38	\$0.00	\$114,331.88
118	100032100					
119	100033682	\$186,985.50	\$26,487.50	\$10,673.65	\$0.00	\$224,146.65
120	100034993	\$122,902.50		\$6,145.13	\$0.00	\$129,047.63
121 122	100036535 100037690	\$407,083.41	\$110,825.00	\$25,961.14	\$1,251.87	\$545,121.42
123	100039250	\$140,135.40	\$48,412.00	\$9,428.00	\$11.95	\$197,987.35
124	100041002	\$26,771.00	\$208.00	\$1,348.95	\$0.00	\$28,327.95
125	100042117	\$28,351.00	\$1,625.00	\$1,498.80	\$0.00	\$31,474.80
126	100042921	\$32,500.00	\$7,137.00	\$1,981.85	\$0.00	\$41,618.85
127	100043741	\$43,709.00	\$31,265.00	\$3,748.70	\$0.00	\$78,722.70
128	100045253	\$49,296.00	\$23,452.00	\$3,637.40	\$0.00	\$76,385.40
129	100046303	\$109,754.00		\$5,487.70	\$0.00	\$115,241.70
130	100047541	\$57,133.00	\$2,080.00	\$2,960.65	\$0.00	\$62,173.65
131	100048822	\$35,506.91		\$1,777.54	\$41.88	\$37,326.33
132	100049714	\$0.00	\$51,740.00	\$2,587.00	\$0.00	\$54,327.00
133	100056126	\$14,265.00		\$713.25	\$0.00	\$14,978.25
134	100056726	\$8,714.00		\$435.70	\$0.00	\$9,149.70
135	100057447	\$22,077.00		\$1,103.85	\$0.00	\$23,180.85
136	100058213	\$23,337.00		\$1,166.85	\$0.00	\$24,503.85
137	100061029	\$22,648.00		\$1,132.40	\$0.00	\$23,780.40
138	100062444		\$13,910.00	\$695.50	\$0.00	\$14,605.50
139	100074114	\$14,133.50		\$706.68	\$0.00	\$14,840.18
140	100074798	\$24,278.00		\$1,213.90	\$0.00	\$25,491.90
141	100075385	\$62,612.50		\$1,338.93	\$0.00	\$63,951.43
142	100080734	\$42,794.50		\$2,139.73	\$0.00	\$44,934.23
143	100081229	\$70,269.00		\$3,513.45	\$0.00	\$73,782.45
144	100081647	\$118,131.25		\$5,909.07	\$50.10	\$124,090.42
145	127		\$69,290.00		\$2,299.84	\$71,589.84
TOTALS		\$2,329,183.47	\$469,989.00	\$134,838.89	\$4,963.08	\$2,938,974.44

14. LoanCare incurred \$414,177.61 in expenses related to the work of LoanCare's last expert, Nigel Brazier. However, LoanCare is only seeking \$370,173.27 in expenses for Mr. Brazier: \$414,177.61, minus \$44,004.34 for Mr. Brazier's trial work on LoanCare's affirmative origination claim, which it did not prevail on. Mr. Brazier billed LoanCare through NBNB LLC. True and correct copies of the invoices from NBNB LLC are attached hereto and listed in the following table:

Table 7

<i>Singer Ex.</i>	<i>Inv. Date</i>	<i>Billed Fees</i>	<i>Billed Exps.</i>	<i>Excluded</i>	<i>Amt. Claimed</i>
146	7/22/2019	\$231,227.50			\$231,227.50
147	8/15/2019	\$9,677.50			\$9,677.50
148	11/1/2019	\$39,050.00			\$39,050.00
149	12/4/2019	\$22,825.00			\$22,825.00
150	12/31/2019	\$2,750.00			\$2,750.00
151	10/5/2020	\$14,575.00			\$14,575.00
152	4/1/2021	\$11,275.00			\$11,275.00
153	10/31/2022	\$36,850.00	\$1,943.27		\$38,793.27
154	7/26/2023	\$42,625.00	\$1,379.34	\$44,004.34	\$0.00
TOTALS		\$410,855.00	\$3,322.61	\$44,004.34	\$370,173.27

15. LoanCare seeks judgment against Freedom for \$346,376.19 in jury consultant and mock trial expenses. True and correct copies of the invoices for R&D Strategic Solutions, LoanCare's jury consultant and mock trial vendor, are attached hereto and listed in the following table:

Table 8

<i>Singer Ex.</i>	<i>Inv. No.</i>	<i>Inv. Date</i>	<i>Billed Fees</i>	<i>Billed Exps.</i>	<i>Amt. Paid/Due</i>	<i>Excluded</i>	<i>Amt. Claimed</i>
155	14956	3/31/2020	\$431.25	\$21.56	\$452.81		\$452.81
156	15076	8/31/2020	\$862.50	\$43.13	\$905.63		\$905.63
157	15143	11/30/2020	\$63,025.00	\$38,118.60	\$81,143.60		\$81,143.60
158	16245	2/28/2023	\$115,210.00	\$107,642.55	\$222,852.55		\$222,852.55
159	16258	3/31/2023	\$1,425.00	\$71.25	\$1,496.25		\$1,496.25

160	16342	5/31/2023	\$5,250.00	\$262.50	\$5,512.50		\$5,512.50
161	16422	7/31/2023	\$28,875.00	\$5,137.85	\$34,012.85		\$34,012.85
TOTALS			\$215,078.75	\$151,297.44	\$346,376.19	\$0.00	\$346,376.19

13. LoanCare seeks judgment against Freedom for \$47,430.00 in expenses related to demonstrative aids. True and correct copies of the invoices for Legal Media, LoanCare's demonstratives vendor, are attached hereto and listed in the following table:

Table 9

<i>Singer Ex.</i>	<i>Inv. No.</i>	<i>Inv. Date</i>	<i>Billed Fees</i>	<i>Billed Exps.</i>	<i>Amt. Claimed</i>
162	36819-1	11/30/2020	\$14,740.00		\$14,740.00
163	36819-2	3/31/2021	\$750.00		\$750.00
164	36819-3	2/28/2023	\$20,075.00		\$20,075.00
165	36819-4	6/30/2023	\$1,662.50		\$1,662.50
166	36819-5	7/31/2023	\$10,202.50		\$10,202.50
TOTALS			\$47,430.00	\$0.00	\$47,430.00

16. LoanCare seeks judgment against Freedom for \$59,798.75 in expenses related to its "hot seat" operator vendor, which also assisted in creating demonstrative aids. A true and correct copy of the invoice for System Support Services, LoanCare's "hot seat" operator vendor, is attached hereto and listed in the following table.

Table 10

<i>Singer Ex.</i>	<i>Inv. No.</i>	<i>Inv. Date</i>	<i>Billed Fees</i>	<i>Billed Exps.</i>	<i>Amt. Claimed</i>
167	22-1507	8/1/2023	\$59,798.75		\$59,798.75
TOTALS			\$59,798.75	\$0.00	\$59,798.75

17. LoanCare seeks judgment against Freedom for \$3,937,852.41 in document management and review expenses. The total for these expenses is represented in Table 11-A.

Table 11-A

<i>Discovery Expense</i>	<i>Amt. Claimed</i>
--------------------------	---------------------

FNF In-House Expenses	\$2,200,168.66
Discover Ready Expenses	\$1,737,683.75
TOTAL	\$3,937,852.41

18. LoanCare employed an outside document review vendor, DiscoverReady. Between July 1, 2018 and March 1, 2019, LoanCare incurred \$1,737,683.75 in DiscoverReady expenses. DiscoverReady's invoices are attached hereto and listed in the following table:

Table 11-B

<i>Singer Ex.</i>	<i>Vendor</i>	<i>Inv. No.</i>	<i>Inv. Date</i>	<i>Amt. Paid/Due</i>	<i>Amt. Claimed</i>
168	DiscoverReady	18060375	7/1/2018	\$191,056.25	\$191,056.25
169	DiscoverReady	18070345	8/1/2018	\$800,873.75	\$800,873.75
170	DiscoverReady	18080407	9/1/2018	\$415,066.25	\$415,066.25
171	DiscoverReady	18090110	10/1/2018	\$234,223.75	\$234,223.75
172	DiscoverReady	18100146	11/1/2018	\$54,731.25	\$54,731.25
173	DiscoverReady	18110139	12/1/2018	\$3,432.50	\$3,432.50
174	DiscoverReady	18120259	1/1/2019	\$5,258.75	\$5,258.75
175	DiscoverReady	19010032	2/1/2019	\$19,946.25	\$19,946.25
176	DiscoverReady	19020140	3/1/2019	\$13,095.00	\$13,095.00
TOTALS				\$1,737,683.75	\$1,737,683.75

19. LoanCare also incurred \$2,200,168.66 in costs performing document management in-house at Fidelity National Financial ("FNF"). FNF claims expenses for these services at rates at or below market rates. FNF hosted, processed, imaged, and produced documents. It also performed project management services. FNF's in-house costs relating to document management in this litigation are represented in the following table:

Table 11-C

<i>In-House</i>	<i>Task</i>	<i>Cost</i>	<i>Amt. Claimed</i>
FNF	Hosting: 4,665,437 documents; 14,361.71 gigabytes for approx. 7 years	\$1/gb/mo.	\$1,206,383.61
FNF	Processing: 14,361.71 gigabytes	\$30/gb	\$430,851.30
FNF	Imaging: 7,218.43 gigabytes	\$20/gb	\$144,368.60
FNF	Production: 5,248.06 gigabytes	\$65/gb	\$341,123.90

FNF	Project Management Time: 1032.55 hours	\$75/hr.	\$77,441.25
TOTAL			\$2,200,168.66

20. LoanCare seeks judgment against Freedom for \$4,609.26 in trial travel expenses for lay witnesses Gene Ross, Kim Bigham (Hare), and Patrick Cox. True and correct copies of their receipts are attached hereto and the expenses are listed in the following table:

Table 12

<i>Singer Ex.</i>	<i>Witness</i>	<i>Airfare Exps.</i>	<i>Hotel Exps.</i>	<i>Amt. Claimed</i>
177	Gene Ross	\$836.80	\$1,141.56	\$1,978.36
178	Kim Bigham (Hare)	\$935.71	\$826.70	\$1,762.41
179	Patrick Cox	\$500.26	\$368.23	\$868.49
TOTALS				\$4,609.26

21. LoanCare seeks judgment against Freedom for \$264,085.15 in other litigation expenses, which BSF directly billed it for.⁶ Table 13 categorizes the expenses for which LoanCare has reimbursed BSF. “Work Amount” shows the cost BSF incurred, and “Invoices Recovered” shows the amount LoanCare paid.⁷ “Local Transportation” includes car services, mileage and tolls, and parking. “Meals” include working meals (local), working meals (travel), local meals (conference expenses), and travel meals (conference). These meal costs have been downwardly adjusted to the per diem IRS rate of \$59.00.⁸ The adjustment is shown in the “Excluded” column.

⁶ As noted above, Table 1’s total only accounts for BSF attorneys’ fees paid by LoanCare. Tables 13 and 14 treat the expenses BSF billed LoanCare separately, so that they may be categorized and itemized for review. However, these expenses are also reflected in BSF’s invoices attached hereto as Exhibits 1-80.

⁷ Often, the discrepancy between these amounts is the amount BSF chose not to bill LoanCare.

⁸ To calculate the IRS per diem rate for meals, we reduced each meal over \$59.00 to \$59.00 and ensured that an individual timekeeper’s aggregate expenses for meals in a day did not exceed \$59.00.

“Supplies” include paper, special supplies, office supplies, pantry supplies, and other. “Travel” includes airfare, bus/train, car services, lodging expenses, parking, taxis, WiFi/Internet, and other. “Messenger and Couriers” includes overnight couriers and messenger services. “Court Costs” include court reporters and transcript expenses. “Document Reproduction” is outside services. “Professional Expenses” are professional fees. “Mediation” is mediator services. The totals for these categories of expenses are listed in the following table:

Table 13

<i>Category</i>	<i>Work Amt.</i>	<i>Invoices Recovered</i>	<i>Excluded</i>	<i>Amt. Claimed</i>
Local Transportation	\$440.16	\$372.16		\$372.16
Meals	\$24,647.74	\$10,294.68	\$2,175.55	\$8,119.13
Supplies	\$1,975.41	\$303.11		\$303.11
Travel	\$142,360.01	\$92,344.28		\$92,344.28
Messenger and Couriers	\$18,787.72	\$8,916.47		\$8,916.47
Court Costs	\$135,156.55	\$116,242.00		\$116,242.00
Document Reproduction	\$53,255.13	\$30,451.00		\$30,451.00
Professional Expenses	\$2,505.00	\$2,337.00		\$2,337.00
Mediation	\$5,000.00	\$5,000.00		\$5,000.00
	\$384,127.72	\$266,260.70	\$2,175.55	\$264,085.15

22. LoanCare also seeks its July 2023 litigation expenses, which it is obligated to reimburse BSF for. “Billed Amount” is the amount billed to LoanCare. “Equipment Rental/Lease” is office equipment.

Table 14

<i>Category</i>	<i>Work Amt.</i>	<i>Billed Amount</i>	<i>Excluded</i>	<i>Amt. Claimed</i>
Equipment Rental/Lease	\$6,908.45	\$6,908.45		\$6,908.45
Local Transportation	\$227.04	\$227.04		\$227.04
Meals	\$15,027.34	\$15,027.34	\$12,828.17	\$2,199.17
Supplies	\$1,283.02	\$1,283.02		\$1,283.02
Travel	\$64,673.55	\$64,673.55		\$64,673.55
Messenger and Couriers	\$9,208.97	\$9,208.97		\$9,208.97

Court Costs	\$45,602.26	\$45,602.26		\$45,602.26
Document Reproduction	\$19,473.61	\$19,473.61		\$19,473.61
	\$162,404.24	\$162,404.24	\$12,828.17	\$149,576.07

23. Together, LoanCare seeks **\$18,428,758.98** for the fees and expenses reflected in this Declaration. This total includes the client deductions discussed in Paragraph 8 of this Declaration. The calculation of this total is shown in the following table:

Table 15

<i>Table #</i>	<i>Category</i>	<i>Amt. Claimed</i>
1	BSF Fees	\$10,273,546.00
4	Expert Fees	\$3,422,297.40
8	Jury Consultant/Mock Trial	\$346,376.19
9	Demonstrative Aids	\$47,430.00
10	Hot Seat Operator	\$59,798.75
11-A	Document Management & Review	\$3,937,852.41
12	Lay Witness Travel Expenses	\$4,609.26
13	Other Litigation Expenses - pre-July 2023	\$264,085.15
14	Other Litigation Expenses - July 2023	\$149,576.07
SUBTOTAL		\$18,505,571.23
<i>Client reductions, including 1% processing fee</i>		(\$76,812.25)
TOTAL		\$18,428,758.98

24. Attached hereto as Ex. 180 is a true and correct copy of excerpts from the 2022 Real Rate Report by Wolters Kluwer ELM Solutions.

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I declare under penalty of perjury that the foregoing is true and correct.

Executed on August 24, 2023.



Stuart H. Singer